

2012 - 2013



SMALL BUSINESS STARTUP GUIDE



Back row, pictured left to right: Councilwoman Peggy Chapados, Councilmember Bridger Kimball, Councilwoman Julia R. Gusse, Councilmember Leon Potter; Front row, pictured left to right: Vice Mayor Edward Farrell, Mayor Christian Price, Councilmember Marvin L. Brown



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The City of Maricopa is dedicated to providing entrepreneurs and small businesses with the tools and information they need to be successful.

ECONOMIC DEVELOPMENT

Introduction

Welcome to the City of Maricopa! We are excited that you have chosen to start a business in our community. The City of Maricopa is the right place for business. Maricopa has a strong, pro-business environment, access to a skilled and highly educated workforce, and a strategic location with access to markets. The Economic Development Department works closely with businesses throughout all phases of the development process. We work as a team with our local business assistance partners to provide solutions and ensure that your journey through starting, running, growing, or relocating a business in Maricopa is successful. Whether it's initial business planning, technical assistance, workforce development, development incentives, funding sources, site selection or permitting, we have a wide array of tools and resources to assist your business.



City of Maricopa Economic Development Department

The City of Maricopa Economic Development Department can assist you through your business startup process and beyond. In our initial meeting, we will discuss the following:

Business Development

- Operation Type
- Zoning Needs
- Building Needs
- Permitting & Timelines

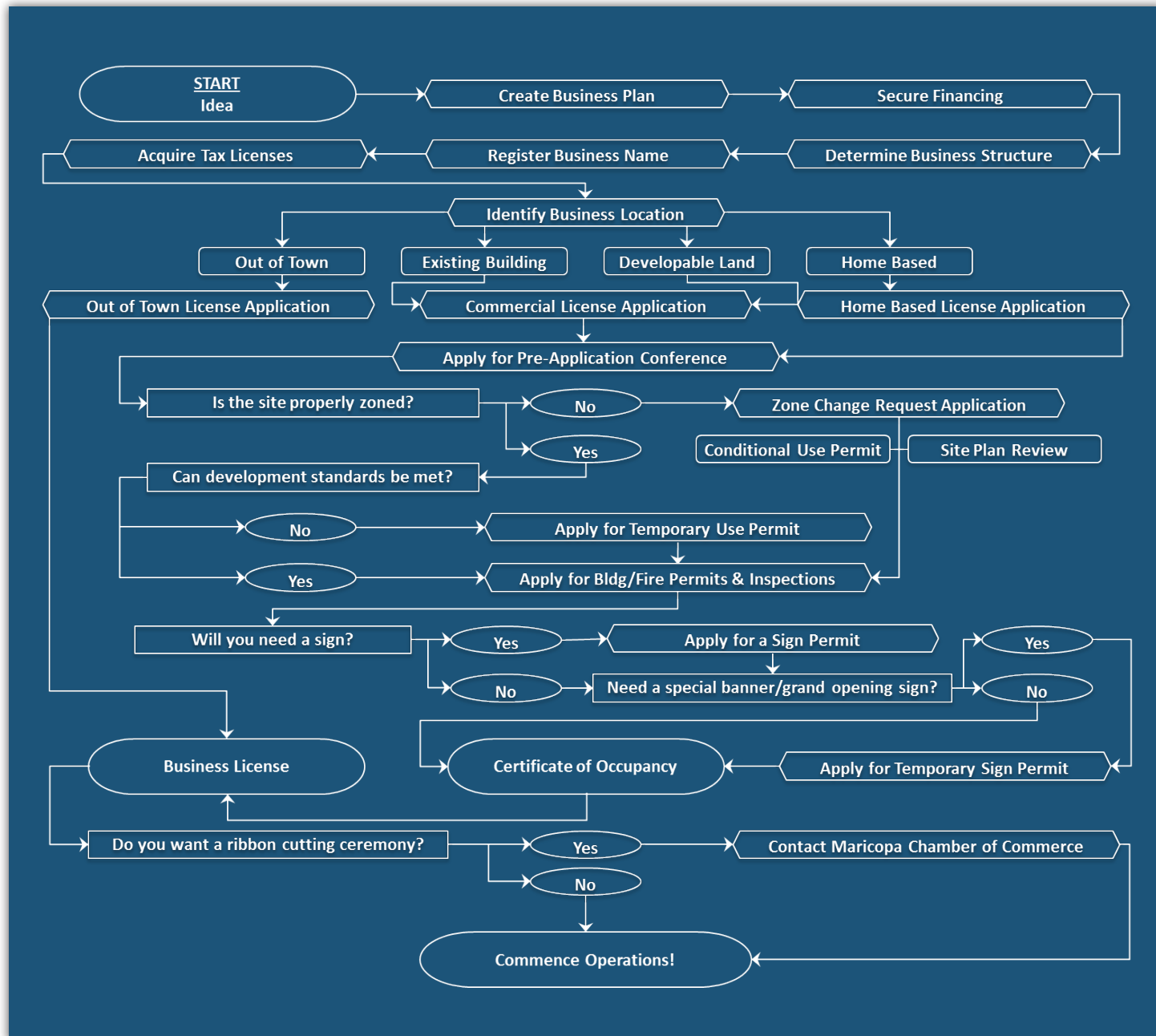
Financing

- Funding Sources
- Licensing
- Taxes

Business Plan Research & Resources

- Site Location & Selection (Maricopa Prospector)
- Incentives
- Workforce Development
- Training Programs

BUSINESS STARTUP FLOW CHART



BUSINESS PLAN

Develop a Business Plan

Often used to attract capital investment or apply for loans, a business plan also provides valuation for taxes and other purposes, and is a communication tool for business partners, employees, and consultants. A comprehensive business plan can serve as a powerful tool for evaluating the feasibility of a business venture and determine your potential sales revenue. It requires a realistic, thorough, and comprehensive look at the most important facets of the business and allows you to show that you have identified potential problems and alternatives before actually launching your business.

An effective business plan serves at least four purposes:

- Helps you focus your ideas
- Creates a track to follow in the early stages of business growth
- Creates benchmarks to measure progress against
- Provides a document for attracting equity or debt financing

The business plan brings together the vision, goals, plans, strategies, and resources of a business. By developing a plan prior to commencement of operations, it can minimize risk and may save you from significant losses resulting from an unprofitable business.

Online Sample Business Plans

- Bplans: www.bplans.com
- Small Business Administration: www.sba.gov
- Bulletproof Business Plans: www.bulletproofbizplans.com

Funding Sources

There are numerous approaches to raising capital for your business. Take a look at the conventional sources below and determine which options are suitable for your situation.

Personal Resources - personal funds, credit cards, money from family and friends, and home equity loans

Venture Capital/Equity Barter - trading equity in the company in exchange for services, product development, suppliers, goods, and management assistance prior to getting funded

Suppliers - negotiating terms or signing promissory notes in lieu of cash payments

Leasing - acquiring equipment through leasing versus using a bank loan

Licensing - letting another company incur the cost of manufacturing, marketing, and distribution in exchange for the payment of royalties

Angel Investors - individuals that invest in companies with products and ideas that may resonate at a personal level

Strategic Partners - convincing another company to pay the bills (maybe the company's first customer or a company that needs the product internally for their own market)

FINANCING

Secure Financing

Adequately capitalizing your company is critical to its successful startup and/or expansion. Most entrepreneurs quickly discover that finding financing is not always easy and can result in a frustrating experience. The Maricopa Economic Development Department can assist with identifying funding sources and connecting you to the people and organizations that can provide financial resources. With proper information, preparation, and planning – and realistic expectations – you can satisfy your financing needs.

Getting the Funding You Need

Where should you go to find financing for your small business? The answer depends on several things:

- How much money do you need?
- What personal financial resources are you willing to invest?
- How long have you been in business and what is your track record?
- How much are you willing to give up, either in cost of credit or ownership of the company, to get the money you need?

Start close to home. Common sources include personal savings, loans from friends and relatives, and obtaining consumer loans from banks or mortgage companies to fund a startup. Once you establish a profitable track record, you will find that it is easier to get financing, and then you will have a greater variety of funding sources to choose from.

Funding Sources (continued)

Special Funds - Chambers of commerce and some government and private agencies may operate programs that help businesses raise capital for expansion or relocation, especially if the project will benefit the immediate community or boost economic development.

SBA Loans - The U.S. Small Business Administration is not in the venture capital business and usually stays away from making loans to startups, unless there are substantial business and personal assets that they can take as collateral. There is a wide variety of loan programs available on the SBA's website, www.sba.gov, under the Financial Assistance section.

Grant Programs - Several grant programs are available to small businesses. The best source for federal programs is www.grants.gov. You will find information on the grant submission process and can sign up for automatic updates.

Commercial Banks - Commercial banks offer a wide variety of financing options. A loan officer will discuss loans that meet your needs and the application process.

Business Financial Organizations - Commercial lenders that specialize in business loans. Many are authorized to handle SBA guaranteed loans. See www.sba.gov/az for a list of authorized lenders.

FEDERAL/STATE PERMITS & LICENSES

To obtain a business license in the City of Maricopa, your business must be registered with federal and state authorities. The Internal Revenue Service (I.R.S.) oversees federal licensing requirements and the Arizona Corporation Commission and Arizona Secretary of State offices administer state requirements.

Federal Requirements

Establish Your Corporate Structure

There are several forms of business structures to consider. Selecting the business entity which is right for you will involve tax, business and estate planning, and financial considerations. The legal structure you choose will determine the organization, debt liability, and tax requirements, as well as other aspects of your business.

- Sole Proprietorship
- General or Limited Partnership (LP)
- Limited Liability Partnership (LLP)
- Limited Liability Company (LLC)
- Corporation
- Sub S Corporation
- Nonprofit

For details on each business structure, visit the U.S. Small Business Administration website at www.sba.gov.

Employer Identification Number (EIN)

Call the I.R.S. at (800) 829-4933 to obtain a “Getting Started” package for the type of business organization you are starting. You will receive an SS-4 form which you should file to obtain a Federal Tax Identification Number, commonly called an Employer Identification Number.

Acquire Required Permits & Licenses

The federal permits and licenses you will need are based on the type of business and the products and services offered to consumers. This can include registration with the Food & Drug Administration; Bureau of Alcohol, Tobacco and Firearms; Environmental Protection Agency; Federal Motor Carrier Safety Administration; or other federal agencies.

Acknowledge Tax Responsibilities

The nature of your business will determine which federal taxes are applicable. All federal tax forms may be obtained from the Internal Revenue Service (www.irs.gov). The most customary federal taxes faced are:

- Self-employment Tax
- Federal Income Tax
- Federal Excise Tax

Regulations

Several workplace and environmental regulations could potentially affect your business. Major regulatory organizations and enactments include:

- Occupational Safety & Health Administration (OSHA)
- Americans with Disabilities Act
- Harassment
- Consumer Protection
- Environmental Laws

State Requirements

Register Your Business Name

The name of a small business can greatly impact its success. Your business' name will frame its identity and can sometimes be a difficult decision. Ideally, your name should convey the expertise, value, and uniqueness of the product or service you have developed. Imagine how the potential name will look, sound, be remembered, and distinguish you from competitors.

Articles of Incorporation/Organization

You will need to file with the Arizona Corporation Commission (ACC) Corporations Division. If you are forming an LLC, you will submit Articles of Organization. If you are forming a corporation, you will submit Articles of Incorporation. Forms are available on the ACC website, www.azcc.gov.

The formation paperwork must be examined and approved by the ACC. If approved, you will get a letter with additional instructions. If rejected, the letter will instruct you on how to resubmit the paperwork.

Transaction Privilege Tax License

If you sell tangible products, you must be licensed with the Arizona Department of Revenue (www.azdor.gov) and are responsible for the transaction privilege tax under the retail classification. The Arizona Department of Revenue Joint Tax Application is used to apply for Transaction Privilege Tax, Use Tax, and Employer Withholding and Unemployment Insurance. The application is called "joint" because it is used by both the Department of Revenue and the Department of Economic Security.

Checking Name Availability

Once you have settled on a name, it is time to check availability. It is a good idea to have a few names and/or variations in mind. Check the entity name on the Arizona Corporation Commission (ACC) website under Check Name Availability:

www.azcc.gov/divisions/corporations

Securing Your Business Name

If the name is available, you have three options:

1. Get a reservation through the ACC website.
 - A name reservation is good for 120 days. It holds the entity name until you can submit the paperwork to form the entity.
 - Electronically filing your name reservation costs \$45 and has the advantage of immediately reserving your name.
 - If you do not need to expedite your name filing, you can mail or file it in person for \$10.
2. Go to the Secretary of State's website, www.azsos.gov/business_services/tnt, and register the name as a trade name.
 - A trade name is effective for five years.
 - The Secretary of State registers trade names, not the ACC.
 - If you have a trade name, it is not necessary to also have a name reservation.
3. Submit paperwork to the ACC to form your entity.

BUSINESS LOCATION

Maricopa Prospector (Site Selection Tool)

Maricopa Prospector (www.maricopaprosector.com) is an online site selection tool provided by the City that will assist you in searching for a location for your business. Maricopa Prospector is a comprehensive source of information that speeds up and simplifies the process of site selection analysis.

Find a commercial business location, retail office, industrial space, or even developable land. Maricopa Prospector's online mapping technology will identify sites that fit your needs. Maricopa Prospector provides several site selection capabilities, including:

1. Search for Properties
 - Find vacant buildings or developable land.
 - Sort, save, or export your search results.
2. Identify Market Characteristics
 - Enough clients, shoppers, or quality employees?
 - Site-specific demographic and workforce reports.
3. Know Your Competition & Synergies
 - Nearby customers, suppliers, and competition.
 - Business and industry reports.
 - Search by employees, revenue, industry and more.
4. Pinpoint Geographical Advantages
 - Zoom in & out. Pan North, East, South or West.
 - Turn multiple layers on or off. Map with up-to-date satellite imagery of zoning, redevelopment districts, flood zones and more.
 - Dynamic map identifies nearby amenities that can support your business.

Identify Your Location

Location is more important to some businesses than others. Its importance is determined by certain characteristics of the business. The City of Maricopa has contacts with commercial property owners and representatives that may not be publicly listed. You can rely on the services our office provides to help ensure you find the right space for your business.

The City of Maricopa Economic Development Department can assist in determining whether a specific location will suit the needs of your business. The Economic Development Department offers a Pre-Existing Building & Suitability Assessment Program to assist you with understanding the issues, suitability, and permitting associated with properties of interest for your specific business use.

Maricopa Prospector: Find your site today



FIND BUILDINGS



FIND SITES



FIND BUSINESSES

Zoning

The City of Maricopa Planning and Zoning Division guides the physical development of the City. The zoning of your business location must be appropriate for your intended use. Staff can assist you in determining your zoning or, if necessary, applying for rezoning. Contact the Economic Development Department to schedule a pre-application conference. This will help us better understand your project and give you a detailed picture of the planning approvals process. Steps for rezoning are as follows:

1. Schedule pre-application conference
 - This will be used to develop a project timeline
2. Internal meeting between applicable divisions
3. Staff recommendation
4. Submittal of formal applications
5. Review by applicable divisions and Technical Advisory Committee
6. Re-submittals (as necessary)
7. Staff approval
8. Citizen participation (public postings, mailings, & newspaper publications)
9. Neighborhood meeting
10. Planning and Zoning approval
11. City Council approval



Construction of Maricopa's New City Hall

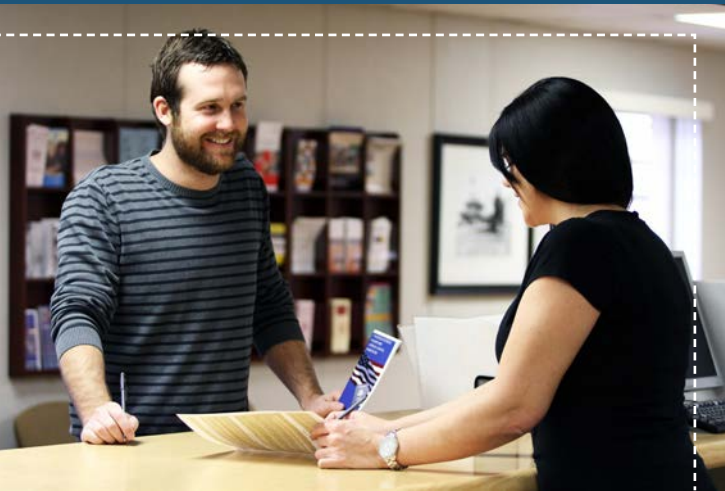


MARICOPA LICENSES & PERMITS

Obtain a Maricopa Business License

A business license is required to operate a business in the City of Maricopa. A City-issued license allows business to be conducted only within city limits. Business license applications can be picked up at City Hall or downloaded from www.maricopa-az.gov/web/finance-administrativeservice-home by clicking on "Apply for a Business License". Business regulations are detailed in the City Code at www.maricopa-az.gov/web/cityclerk-home in the Resource Center under "Chapter 8: Business Regulations".

Prior to issuing a business license, permits and inspections from Planning & Zoning, Building Safety, and the Fire Department must be approved. A visit to the Economic Development Department can help you through this process as well as determine which license type is right for you.



License Types

Commercial Business License

For commercial, industrial, or retail businesses located in city limits.

Home-Based Business License

For residents operating a business from their home in city limits. Specific regulations determine what can be considered a home-based business.

Out-of-Town Business License

For businesses located outside of the city limits, conducting regular business within city limits.

Solicitor/Peddler License

For businesses doing temporary business in city limits.

Nonprofits

While a business license from the City is not required, nonprofits must adhere to all building and safety codes, pass all applicable inspections, and obtain the proper permits. To operate a nonprofit within the City of Maricopa, an organization must file Articles of Incorporation with the Arizona Corporation Commission and obtain Nonprofit/501(c) designation from the U.S. Internal Revenue Service.

Special Events

To conduct business at a special event (e.g. fairs, shows, swap meets, etc.) in the City of Maricopa, a valid business license is required. See the Special Event permit section for additional details.

Permitting

Maricopa has adopted nationally recognized building codes, which set forth minimum requirements that are vital to safeguard the public health through structural strength and stability. These requirements are fulfilled based on a three-tiered process - plan review, permit issuance and inspections. If you are conducting any building, electrical, plumbing, heating, air conditioning, mechanical, or structural work, then by law, a building permit is required. Separate permits are required for signage, food service facilities, and fire sprinkler and fire alarms.

The time required to obtain permits depends heavily on the scope of your project. Ground up/new builds on vacant land generally take 90-120 days, tenant improvement permits typically require 13 days, and new tenants that are NOT doing any modifications can get an immediate “over the counter” permit. A pre-application conference will provide you with an overview of requirements and the development process specific to your project and business location. You can request a pre-application conference in person at City Hall or online at www.maricopa-az.gov/web/economicdevelopment and select “Business Resources”.

The City is committed to providing a business friendly environment and is continuously looking to further streamline and simplify its governmental permitting processes. Find out if your business qualifies for our Fast Track Permitting Program. More information is available at www.maricopa-az.gov, or you can contact the Economic Development Department at (520) 316-6990.

Permit Types

Permit requirements vary based on the type of work being done. Permit fees vary based on project value or hourly plan review rates. If you have any questions about the type of permit required, please call (520) 568-9098.

Building Permit - required for most tenant improvements and building construction work, including fences over 6 feet in height and accessory/storage buildings over 120 square feet.

Mechanical Permit - Required to alter, repair or add any mechanical equipment such as vent fans, evaporative coolers, refrigeration systems, furnaces or incinerators.

Electrical Permit - Required for any electrical wiring work such as new or additional branch circuits, installing or changing out service entrance section, special event generators, or temporary construction power.

Plumbing Permit - Required to alter, repair or add any plumbing such as new or replacement fixtures, water or gas piping, water heaters, sewer, sprinklers or backflow devices.

Zoning or Mobile Home Permit - Required to install new or relocated Mobile Homes. A separate building permit may be required for awnings and carports.

MARICOPA LICENSES & PERMITS

Permit Types (continued)

On-Site Permit - Required for new or relocated Factory Built Buildings (ICBO approved). Two sets of plans and a project submittal are required.

Automatic Fire Extinguishing Systems or Fire Sprinkler Permit – An application and 2 sets of fire sprinkler plans are required for submittal. Permit Fees vary.

Foundation Only Permit - Contact Building Official.

Grading Only Permit - Issued at the customer's request only after a Building Permit has been applied for. Permit fees are based on cut and fill. A project submittal, 2 sets of grading plans and a Soil Investigation Report are required for submittal.

Demolition Permit - Required for the removal of permanent building elements (interior walls, floors, ceiling, doors, windows, etc.) A project submittal, 2 sets of plans and a building permit fee are required for submittal as a Tenant Improvement.

Please contact the Development Services Department at (520) 316-6920 for additional information.

Signs

A sign permit is required if you want to install a new sign or temporary special event sign or banner. Sign permit applications and Special Event Permit applications can be picked up at City Hall or downloaded by visiting the “Resource Center” at www.maricopa-az.gov/web/developmentservices. The City of Maricopa also offers holiday signage programs that allow additional signage with no permits required. Check with the Economic Development office for details.

Inspections

During construction, the City will conduct scheduled inspections of the building project to ensure that the construction is in accordance with the approved plans and City adopted safety codes. Building inspectors will check for building code compliance to make sure the structure is safe.

Inspections are required by law and occur at different phases of construction. This ensures not only your safety, but the safety of future occupants. All inspectors and permit technicians attend training to keep up-to-date with construction and technological changes.

Your permit fees cover the inspection costs. To schedule inspections, simply call (520) 494-2303 for Fire Department inspections and (520) 316-6926 for Building Department inspections. Upon completion of construction and inspections, the City will issue a Certificate of Occupancy and Business License. Once you have your Business License you are cleared to operate in the City of Maricopa.

BUSINESS ASSISTANCE PROGRAMS

City of Maricopa Programs Management and Technical Assistance Program

The Maricopa Economic Development Alliance (MEDA) is offering a Management and Technical Assistance Program to help new and expanding businesses get through the planning and permitting process. The program offers access to professionals in the areas of project management, engineering, architectural services, legal assistance, and general ombudsman representation. There is a \$500 application fee, which will be refunded if the applicant opens a new business and creates at least 2 jobs in the first year. For more information and to obtain an application, visit www.maricopaeda.com.

Shop Local

The City's Shop Local contest rewards loyal shoppers for keeping their dollars in Maricopa. Businesses must sign up to participate. Shoppers submit receipts for local purchases to the program website and are entered into a monthly drawing for a chance to win a \$100 gift certificate valid at participating businesses. Those submitting receipts totaling more than \$500 for the month automatically qualify to receive a \$10 gift certificate (limit first 20 per month). Businesses receiving gift certificates are reimbursed for the full certificate amount. Both businesses and shoppers can sign up to participate at <http://shoplocal.maricopa-az.gov>.

Small Business & Entrepreneur Training Programs

The City offers local entrepreneurs and businesses the opportunity to receive targeted training at no cost. These programs are held throughout the year and provide critical skills training led by expert instructors. If you are interested in learning how to take advantage of the many business assistance resources offered by the City, sign up for the Maricopa 101 program. For dates and information on how to register, visit the Economic Development Department section of the City website (www.maricopa-az.gov/web/economicdevelopment). You can view the department's calendar of events and sign up to receive the monthly economic development e-newsletter.

Facade Improvement Program

Businesses in the Heritage (Redevelopment) District are currently able to participate in a façade improvement program designed to stimulate economic growth and private sector capital investment in the area. Reimbursements are available for commercial and residential property owners and tenants who complete eligible, pre-approved façade improvements (e.g. painting, landscaping, signage, lighting, and awnings). Commercial applicants are required to fund at least 50% of the total cost with a maximum reimbursement of \$20,000. The program application, guidelines, schedule, and a map of the district are available for download on the City website (www.maricopa-az.gov/web/redevelopment-district) and can also be picked up at City Hall.

BUSINESS ASSISTANCE PROGRAMS

Business Beat Video Program

To aid local small businesses in marketing efforts, the City has launched a promotional video program called “Business Beat.” Businesses are interviewed, videotaped, and featured on the City’s local government TV and YouTube channels and by syndication via social media outlets. The City also provides participants with web and social media tips so they can get the maximum marketing impact from their videos. All participants are required to have an active City business license. For more information and to fill out the online application, visit <http://businessbeat.maricopa-az.gov>.



Community Tours

The City offers community tours to realtors, media members, and anyone interested in seeing and learning more about Maricopa. This driving tour provides a wealth of information on Maricopa’s history, growth, key assets, City projects, and sites available for development. If you would like to receive a tour of the community, please contact the Economic Development Department.

Incentive Programs

A number of general and industry-specific incentive programs are available to Arizona businesses. The City of Maricopa will assist new and expanding businesses in determining possible incentive advantages. For more information on state incentives, visit the Arizona Commerce Authority website (www.azcommerce.com).

Quality Jobs

Up to \$9,000 of Arizona income or premium tax credits spread over three years for each new quality job.

Job Training

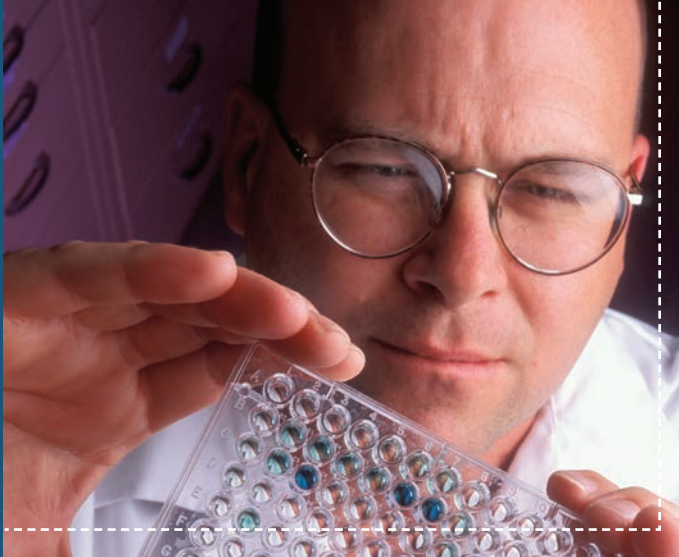
Job-specific reimbursable grant program that supports the design and delivery of customized training plans.

Renewable Energy

Up to 10% refundable income tax credit and up to 75% reduction on real and personal property taxes.

Industrial Development Authority

The Industrial Development Authority (IDA) can make low-interest loans available to qualified projects through the issuance of tax-exempt bonds.



USDA Arid-Land Agricultural Research Center (ALARC) Scientist



Agritech Industry



Research & Development

Refundable income tax credits of 22-34% of qualified expenses for investment in research and development.

Commercial/Industrial Solar Energy

Income tax credit of up to \$50,000 per year for solar energy device installers.

Innovation Challenge

\$100,000 to \$250,000 to be awarded by the Arizona Commerce Authority to promising tech ventures.

Innovation Accelerator Fund

An \$18.2 million loan participation program to stimulate financing to small businesses and manufacturers.

Arizona Fast Grant

Pays Arizona-based technology companies up to \$7,500 to receive one or more consulting services.

Additional Depreciation

Accelerated depreciation schedules for commercial personal property provide for depreciation down to 2.5% of original value, thus virtually eliminating the tax liability.

Foreign Trade Zones

Areas treated as though legally outside of the U.S. Customs territory where merchandise may be brought duty-free.

Government Property Lease Excise Tax

Real property tax is replaced with an excise tax at an established rate per square foot. The rate is reduced every 10 years by 20%.

BUSINESS ASSISTANCE ORGANIZATIONS

Maricopa Business Assistance

City of Maricopa Economic Development

The City of Maricopa Economic Development Department can assist you through your business startup process and beyond. We work closely with businesses throughout all phases of the development process. The Economic Development Department also works as a team with our local business assistance partners to provide solutions and ensure that your journey through starting, running, growing, or relocating a business in Maricopa is successful. Contact us for initial planning, technical assistance, site selection, permitting, funding sources, workforce development, development incentives, and all other business needs. We are here to help ensure your business is a success.

phone: (520) 316-6990

web: www.maricopamatters.com

email: economicdevelopment@maricopa-az.gov

Maricopa Chamber of Commerce

The Maricopa Chamber of Commerce (MCOC) represents local businesses. The networking opportunities provided by the Maricopa Chamber give members the chance to interact with other business professionals and exchange ideas and referrals. The Chamber's Networking Maricopa Breakfast and Lunch groups, Business After 5 Events and Monthly Breakfast Meetings provide excellent networking opportunities in a relaxed, social environment.

phone: (520) 568-9573

web: www.maricopachamber.org

email: info@maricopachamber.org

Area Business Assistance Offices

- Arizona Commerce Authority
phone: (602) 845-1295
web: www.azcommerce.com
email: smallbiz@azcommerce.com
- Small Business Administration (SBA)
phone: (602) 745-7200
web: www.sba.gov
email: Arizona@sba.gov
- Arizona Small Business Association (ASBA)
phone: (602) 306-4000
web: www.asba.com
- Service Corps of Retired Executives (SCORE)
phone: (602) 745-7250
web: www.greaterphoenix.score.org
- Phoenix Minority Business Development Agency
phone: (602) 294-6088
web: www.phoenixmbdacenter.com
- Arizona Workforce Connection - Pinal County
phone: (520) 374-3000
web: [http://www.arizonaworkforceconnection.com/locations/default.asp?zone=Pinal County](http://www.arizonaworkforceconnection.com/locations/default.asp?zone=Pinal%20County)

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www.maricopamatters.com

Maricopa Economic Development Alliance

The Maricopa Economic Development Alliance (MEDA) is a private, non-profit organization approved by the IRS as a 501(c)(3) for economic development. MEDA partners with and supports the economic development efforts of the City of Maricopa through a public/private partnership.

MEDA's focus is retaining and expanding the commercial enterprises of our City through creative solutions relating to infrastructure, financing, and networking. MEDA also supports entities as they work through the governmental process (e.g. planning and permits).

phone: (520) 568-6442
web: www.maricopaeda.com
email: jim@MaricopaEDA.com

Central Arizona College/ Small Business Development Center

The Central Arizona College (CAC) Small Business Development Center (SBDC) provides management and marketing counseling to Pinal County firms with less than 200 employees. All counseling assistance is provided at no cost to the client. CAC and the U.S. Small Business Administration (SBA) jointly fund your Center. Their mission is to help businesses in Pinal County succeed. The primary method of assisting clients is through confidential, one-on-one counseling.

phone: (520) 494-6610
web: www.azsbdc.net or www.centralaz.edu
email: SBDC@centralaz.edu

Tribal Economic Development Services

Maricopa is bordered by two Native American communities and continues to honor and celebrate this cultural diversity. For development assistance in these communities, contact:

- Ak-Chin Indian Community
phone: (520) 568-1073
web: www.ak-chin.nsn.us
- Gila River Indian Community
phone: (520) 562-6120
web: www.gilariver.org



Central Arizona College Maricopa Center

PROTECT YOUR BUSINESS

Banking

The I.R.S. requires anyone operating a business to keep business finances separate from personal finances. Opening a business checking account is the best way to do this. The account can also help you establish credit for your business.

Checking Account

A business bank account can be opened with your bank or credit union. Be sure to have your checks printed with both your name and your business name. Having your business name on the checks lends credibility.

Savings Account

A business savings account is also a good way to earn interest on accumulated funds that you may need later during periods of low cash flow.

Line of Credit

A business credit card can be a lifesaver when you are short on funds and suddenly need equipment, software, or inventory.

Insurance

Most banks require insurance as a condition of their loan. Four types of insurance are generally considered essential for small businesses:

- Hazard Insurance
- Fire Insurance
- Liability Insurance
- Auto Insurance



Depending on the business type, you may also need:

- Business interruption insurance
- Crime insurance
- Group life insurance
- Key man insurance
- Disability insurance
- Bonding
- Workers' Compensation

For specific information, contact your insurance agent, attorney, or the Industrial Commission of Arizona:

Industrial Commission of Arizona
800 W. Washington Street
Phoenix, AZ 85007
(602) 542-4661
www.ica.state.az.us

MARKET YOUR BUSINESS

Ribbon Cutting Ceremony

A good way to market your new business and let the community know about you is to hold a Grand Opening or Ribbon Cutting Ceremony. This can be accomplished with the assistance of the Maricopa Chamber of Commerce. Call (520) 568-9573 or email info@maricopachamber.org.

Sales Event/Banners

If you plan to market your business with a temporary sign or banner, a sign permit must be granted. Sign permit applications can be picked up at City Hall or downloaded from <http://www.maricopa-az.gov/web/developmentservices/resource-center/category/14-planning-zoning>.

If you are holding a special event open to the public, it may be necessary to obtain a Special Event Permit. Most can be approved administratively. If the proposed event meets one or more of the following criteria, the application will need to go to Council for approval:

- If a group or organization wishes to hold an event that would normally require a business license under Chapter 8 of the City Code
- If a group wants to hold an event that will close a public facility or a collector or arterial street
- If a group wants to hold an event that requires the issuance of a Special Event Liquor License
- If an event will require City support that was not anticipated in the budgetary process

The City of Maricopa offers holiday signage programs that allow additional signage with no permits. For additional information, check with the Economic Development Department at (520) 316-6990 or the Community Services Department at (520) 316-6960.



Banner Health Center Ribbon Cutting Ceremony



MARKETING

Website

Web presence plays a big part in creating credibility in today's business world. It is especially useful to startups and home-based businesses. Social networking websites, such as Facebook and Twitter, provide a good starting point to market your business through friends and family. They can also be used to complement a traditional website. To launch a website, you will need to do three things:

- Choose a domain name (i.e. example.com)
- Sign up for web hosting
- Build your website

Domain Name

A domain name is the internet address of a website. This can be virtually anything you can think of. When it comes to your business, the best domain names are:

- Short - easier to type and remember
- Memorable - hyphens and underbars are hard to describe verbally
- Easy to spell
- Descriptive - should have your company name and a description of your product. Avoid acronyms as they are hard to remember
- A “.com” name (no .net, .us, etc.)

Web Hosting

In order to publish a website online, you need a web host. The web host stores the pages of your website and makes them available over the internet. It does not matter where you are located or where your web hosting is located. Web hosting is the only thing you have to pay for in setting up a website. Everything else can be done for free. Web hosting typically costs \$4 to \$10 per month.

Creating Your Website

There are several options for creating your perfect website. You can do it yourself, get the assistance of a friend, or pay a professional. Local website design services can be found online at the Maricopa Chamber of Commerce website (www.maricopachamber.org).



Business Cards

For many people, especially those just starting in business, the business card is their only marketing tool. A well-designed, professional card makes you and your business look professional; whereas a homemade business card typically gives the impression of an amateur taking a stab at being a business. There are many affordable business card printing services. Focus on your design and conveying the information that you want to stick with your consumers.



ECONOMIC DEVELOPMENT
DEPARTMENT

45145 W. Madison Ave.
P.O. Box 610
Maricopa, AZ 85139
Ph: 520.316.6990
Fx: 520.316.6859



www.maricopa-az.gov

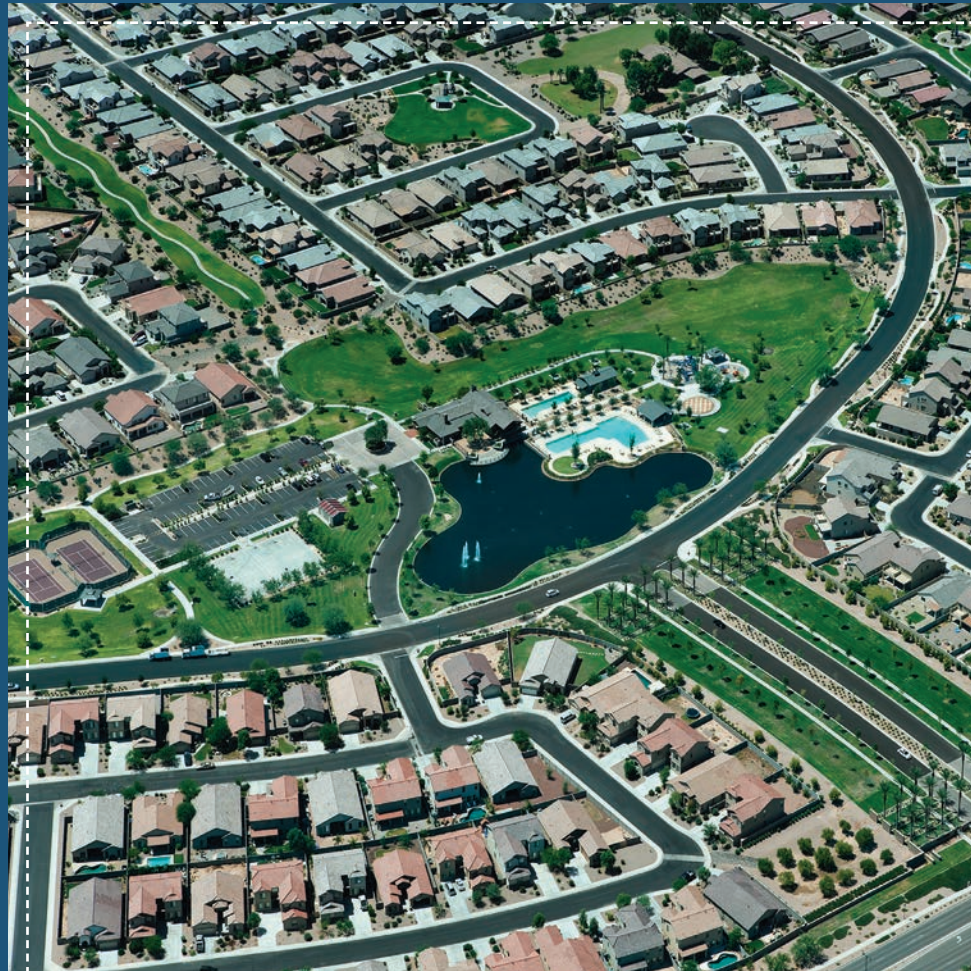
Contact the City of Maricopa

General Number	(520) 568-9098
Mayor & City Council	(520) 316-6820
City Clerk	(520) 316-6970
Code Compliance	(520) 316-6989
Community Services	(520) 316-6960
Development Services	(520) 316-6920
Economic Development	(520) 316-6990
Human Resources	(520) 316-6805
Library	(520) 568-2926
Maricopa20	(520) 316-6948
Passports	(520) 316-6970
Planning	(520) 316-6980
Public Information	(520) 316-6816
Public Works	(520) 316-6940
Special Events	(520) 316-6963
Transit Services	(520) 316-6948

Stay Connected

Facebook:	Maricopa, Arizona City Hall Maricopa Matters
LinkedIn:	City of Maricopa
Twitter:	CityofMaricopa (General News) MaricopaMatters (Economic Development)

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